

Fill in this information to identify the case:

Debtor 1 Rodrigo Silveira & Kristen Elizabeth Silveira

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1950148

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:

Wells Fargo Bank, N.A.

Court claim no. (if known): 3

Date of payment change:

Must be at least 21 days after date of this notice

12/01/2020

New total payment:

Principal, interest, and escrow, if any

\$ 2093.34

Last 4 digits of any number you use to identify the debtor's account:

4 3 0 4**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 4.50000%New interest rate: 2.87500%Current principal and interest payment: \$ 1305.97New principal and interest payment: \$ 1184.52**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Sahm Lovan _____ Date 10/09/2020 _____
Signature

Print: Lovan, Sahm _____ Vice President Loan Documentation _____
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A. _____

Address MAC N9286-01Y _____
Number Street
1000 Blue Gentian Road _____
Address 2
Eagan MN 55121-7700
City State ZIP Code

Contact phone 800-274-7025 _____ NoticeOfPaymentInquiries@wellsfargo.com _____
Email

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Chapter 13 No. 1950148

Judge: Jeffery P. Hopkins

In re:

Rodrigo Silveira & Kristen Elizabeth Silveira

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before October 13, 2020 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Rodrigo Silveira & Kristen Elizabeth Silveira
4387 Wooded Nook Dr

New Albany OH 43054

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Michael A Cox

3478 High Street Suite 100

Columbus OH 43214

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

Edward A. Bailey
Chapter 13 Trustee
130 E. Wilson Bridge Road Suite 200

Worthington OH 43085

/s/Sahm Lovan

Vice President Loan Documentation

Wells Fargo Bank, N.A.

RODRIGO SILVEIRA
4387 WOODED NOOK DRI
NEW ALBANY, OH 43054

Account Information	
Fax:	(866) 278-1179
Telephone:	(866) 234-8271
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of Operation:	Mon - Fri, 6 a.m. - 10 p.m., Sat, 8 a.m. - 2 p.m., CT
Loan Number:	[REDACTED]
Property Address:	4387 Wooded Nook Dri New Albany OH 43054

September 20, 2020

Changes to Your Mortgage Interest Rate and Payments on December 1, 2020.		
Under the terms of your Adjustable-Rate Mortgage (ARM), you had a twelve month period during which your interest rate stayed the same. That period ends on November 1, 2020, so on that date your interest rate changes. After that, your interest rate may change every twelve months for the rest of your loan term.		
	Current Interest Rate and Monthly Payment	New Interest Rate and Monthly Payment
Interest Rate	4.50000%	2.87500%
Principal	\$722.93	\$815.49
Interest	\$583.04	\$369.03
Escrow	\$908.82	\$908.82
Total Monthly Payment	\$2,214.79	\$2,093.34 (due December 1, 2020)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". We round the result of this addition to the nearest one eighth of one percentage point (0.12500%). Under your loan agreement, your index rate is 0.14000% and your margin is 2.75000%. Your "Weekly Average 1-Year Treasury Constant Maturity" index is published weekly by the Federal Reserve Board.

Interest Rate Limits: Your interest rate cannot go higher than 9.25000% during the life of the loan. Your interest rate cannot go lower than 2.75000% during the life of the loan. Your interest rate can increase on this Change Date by no more than 2.00000%. Your interest rate can decrease on this Change Date by no more than 2.00000%.

Account Information

Loan Number:

Property Address: 4387 Wooded Nook Dri
New Albany OH 43054

Changes to Your Mortgage Interest Rate and Payments on December 1, 2020.

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the "Weekly Average 1-Year Treasury Constant Maturity" index, your margin, a projected loan balance of \$154,029.51, and a remaining loan term of 156 months. Your current loan balance may be greater than the amount projected in this notice. Refer to your billing statement for your outstanding unpaid loan balance.

Note: Payment change limitations may not apply on certain payment change dates. Please refer to your loan documents for information regarding the limit to the amount that your payment may change and when this limit doesn't apply.

Prepayment Penalty: None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,

Bethanne R Ross

Bethanne R Ross
Loan Administration Manager
Wells Fargo Home Mortgage